

MAR 08 2006

(use as many sheets as necessary)

Application Number	10/085,977
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Filing Date	02/28/02
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First Named Inventor	John J. Loy
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Art Unit	3628
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Examiner Name	Frantzy Poinvil
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Attorney Docket Number	47004.000300
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Sheet 1 of 2

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Substitute for form 1449A/PTO

**INFORMATION DISCLOSURE
STATEMENT BY APPLICANT**

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First Named Inventor	John J. Loy
Art Unit	3628
Examiner Name	Frantzy Poinvil
Attorney Docket Number	47004.000300

Sheet 2 of 2

FOREIGN PATENT DOCUMENTS

*Examiner Initial	Cite No.	FOREIGN PATENT DOCUMENT	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear	TRANSLATION
		Country Code Number- Kind Code (if known)				YES/NO
	13.					

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Substitute for form 1449B/PTO INFORMATION DISCLOSURE STATEMENT BY APPLICANT <i>(use as many sheets as necessary)</i>		Application Number	10/085,977
		Filing Date	February 28, 2002
		First Named Inventor	John J. Loy
		Art Unit	3628
		Examiner Name	Poinvil
Sheet	1 of 3	Attorney Docket Number	47004.000300

OTHER DOCUMENTS - NON-PATENT LITERATURE DOCUMENTS

Examiner Initials	Cite No.	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published	TRANSLATION	
			YES/NO	
	1.	Annual Report Pursuant to Sectin 13 or 15(d) of The Securities Exchange Act of 1934, Form 10-K, Intelidata Technologies Corporation, Fiscal Year Ended 12/31/2001		
	2.	Blockbuster running test of a stored value card, The American Banker, 09/01/1995, 09/01/1995		
	3.	CESNaBANCO introduces stored value card technology blockbuster video is first merchant partner, 01/15/1996		
	4.	Card Flash Daily Payment Card News, www.cardweb.com, printed 09/23/2004, 09/23/2004		
	5.	ANONYMOUS, Chase Manhattan introduces new FED1 payables product, ProQuest document ID: 7806951, ISSN/ISBN: 02686635, 05/1995, 05/1995		
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	8.	ANONYMOUS, Chasing the global trend, Cash Management News, proQuest document ID 9319923, ISSN/ISBN: 02686635, 12/1995, 12/1995		
	9.	MALHOTRA, Clearing House Enumerates e-Payments Ills, The American Banker, Vol, 167, No. 154, 08/23/2002, 08/23/2002		
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	12.	LAMOND, KEITH, Credit Card Transactions Real World and Online, http://www.virtualschool.edu/mon/ElectronicProperty/klamond/credit_card.htm , pp. 1-17, printed 7/8/2005, printed, 7/8/2005		
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	14.	First Data markets stored-value cards, Cards International, 01/30/1996, p. 5, 01/30/1996		

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			YES/NO
	15.	NORRIS, First data unit develops blockbuster cash card, Omaha World Herald Sunrise Edition, Business Section, 01/19/1996, p. 16, 01/19/1996	
	16.	Harsh Truth: Your Investments Likely Won't Make Any Money	
	17.	DECOVNY, Net Scept, Banking Technology, 05/1997, 05/1997	
	18.	Nokia Announces the World's First NFC Enabled Mobile Product for Contactless Payment and Ticketing, PRNewswire, 02/09/2005, 2/9/2005	
	19.	GOODE, On Profit, Loss and the Mysteries of the Mind, The New York Times, 11/05/2002, 11/05/2002	
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	24.	ANONYMOUS, Systems spell change for foreign exchange, Global Investor, ProQuest document ID 1056152B, ISSN/ISBN: 09513604, 11/1996, November 1996	
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			YES	NO
	30.	LAMOND, Credit Card Transactions Real World and Online, Paying By Credit Card-Real World and Online, http://www.vir , printed 7/8/2005		
	31.	Electronic check presentment: Capturing new technology, http://proquest.umi.com , Banking Management, Rollin, printed 07/19/2005		
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	2.	US 005315508	05-24-1994	Bain et al.	
	3.	US 005477040	12-19-1995	Lalonde, Michael	
	4.	US 005502576	03-26-1996	Ramsay et al.	
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	13.	US 2002/0012445	01-31-2002	Perry	
	14.	US 2002/0013728	01-31-2002	Wilkman	
	15.	US 2002/0026394	02-28-2002	Savage et al.	
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	17.	US 2002/0052842	05-02-2002	Schuba et al.	
	18.	US 2002/0069134	06-06-2002	Solomon	
	19.	US 2002/0077978 A1	06-20-2002	O'Leary et al.	
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	21.	US 2002/0091635	07-11-2002	Dilip et al.	
	22.	US 2002/0107770	08-08-2002	Meyer et al.	
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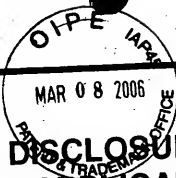
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First Named Inventor John J. Loy

Art Unit 3628

Examiner Name Frantzy Poinvil

Attorney Docket Number 47004.000300

Sheet 2 of 12

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	26.	US 2002/0170966	11-21-2002	Hannigan et al.	
	27.	US 2002/0194096	12-19-2002	Falcone et al.	
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	30.	US 2003/0018557	01-23-2003	Gilbert et al.	
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	65.	US 5175682	12-29-1992	Higashiyama	
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	97.	US 5544046	08-06-1996	Niwa	
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	122.	US 5666493	09-09-1997	Wojcik et al.	
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INFORMATION DISCLOSURE STATEMENT BY APPLICANT

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First Named Inventor John J. Loy

Art Unit 3628

Examiner Name Frantzy Poinvil

Attorney Docket Number 47004.000300

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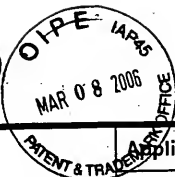
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